

HOLIDAY TRAVEL INSURANCE

A Special Holiday Travel Insurance Scheme is available for all passengers travelling on our holidays which is arranged with **ETI – International Travel Protection** (the UK branch of Europäische Reiseversicherung AG) who are Licensed by the Bundesanstalt für Finanzdienstleistungsaufsicht (BAFIN – www.bafin.de) and approved by the Financial Services Authority (FSA – www.fsa.gov.uk) to undertake insurance business in the UK. Should you wish to take advantage of our Holiday Travel Insurance please include the appropriate premium when booking your holiday.

DEMANDS AND NEEDS

This insurance policy will suit the Demands and Needs of an individual or group (where applicable) who have no excluded pre-existing medical conditions, are travelling in countries included within the policy terms and who wish to insure themselves against unforeseen events detailed in the cover section below. Subject to the terms, conditions and maximum specified claim limits.

IMPORTANT

We will not provide you with advice about the suitability of this product for your individual needs but will be happy to provide you with factual information.

We summarise below the details of the insurance cover provided which also includes SPECIALTY ASSISTANCE LTD - 24-hour emergency service. The following is a brief summary of the cover available. Full details of Cover, Policy Warranties and Exclusions will be forwarded with your confirmation of booking. In any event you may ask for a specimen copy of the Policy Wording before booking should you wish to examine this in advance.

COVER	SUM INSURED UP TO
Cancellation	£3,500
Missed Departure/Travel Delay	£600/£60
Personal Accident	£15,000
Medical and other Expenses including Curtailment	£2,000,000
Additional Travelling Expenses – United Kingdom	£1,500
Medical Inconvenience Benefit	£450 (£15 per 24 hours)
Personal Property/Loss of Passport	£1,500/£200
Personal Liability	£2,000,000
Delayed Baggage	£100
Legal Expenses	£10,000
14 day Refund	Insurance Premium

POLICY EXCESS

Cancellation, Curtailment, Holiday Abandonment and Loss of Deposit for holidays up to and including 3 days NIL. For holidays over 3 days Loss of Deposit excess £15.00 each and every loss. For holidays over 3 days excess £50.00 each and every loss for Cancellation, Curtailment and Holiday Abandonment. Medical and Other Expenses, Additional Travelling Expenses – United Kingdom, Personal Property and Money excess £30.00 each and every incident per Insured Person.

EXCESS WAIVER OPTION

The excesses above can be reduced to Zero if you decide to take out the excess waiver option. This is available at an additional premium but can only be purchased at the time of booking. Please make sure you advise us that this option is required.

IMPORTANT – HEALTH CONDITIONS APPLYING TO ALL TRAVEL DESTINATIONS

If you are travelling in England, Scotland, Wales, Northern Ireland and can answer NO to questions 1 -3 and YES to 4 immediately below, it will not be necessary for you to complete a Self Declaring Medical Form. The Standard Policy Terms, Conditions and Exclusions shall apply.

Applying to all areas

It is a condition that at the time of taking out this policy and between that time and your departure you must comply with each of the following:

- 1) You are not aware of any reason why the trip should be cancelled or cut short
- 2) You are not traveling:
 - a) against the advice of a medical practitioner
 - b) for the purpose of obtaining medical treatment, or
 - c) if you have been given a terminal prognosis
3. You are not receiving or awaiting treatment for an illness or injury as a hospital day case or in-patient, as any claim arising from this injury or treatment will not be covered.
4.) if you are on medication at the time of travel your medical condition is stable and well controlled.

In addition if you are traveling outside England, Scotland, Wales and Northern Ireland, the following additional conditions will apply:

You must notify the Issuer of this policy immediately of any of the conditions listed below arising between the date the policy is issued and the time of departure of the trip. We must be informed of any fact, which is likely to influence us in the acceptance, assessment or continuance of this insurance. Failure to do so may invalidate this insurance, leaving you with no right to make a claim.

- 1) if you have received medical treatment as a hospital day case, in-patient or out-patient during the six months prior to the booking of the trip, you must obtain from a medical practitioner at your cost confirmation that you will be fit enough to take the trip.
- 2) if you are undergoing medical treatment as a hospital out-patient at the date the final balance of the trip is due to be paid, you obtain a certificate of fitness confirming your ability to travel at your cost.

The Policy contains the following General Exclusions:

YOU ARE NOT COVERED for anything caused directly or indirectly by you suffering from stress, anxiety or depression unless it has been investigated and diagnosed as such by a Consultant specialising in the relevant field, who must confirm in writing at your cost that you are fit enough to take this trip.

Please note our Holiday Travel Insurance Scheme is only available to United Kingdom Residents.

We are an Appointed Representative of ITC Compliance Limited who are authorised and regulated by the Financial Services Authority.